

Title: Interview with Jeyna Grant

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Interviewer(s): John Golladay and Eva Arnold

Interviewee: Jeyna Grant

Introduction: Jeyna Grant speaks of her experience growing up, working, and returning to Crisfield by sharing touching moments of her father, her friends, her husband and children. She explains how the city has changed over the years.

[Transcription begins]

John Golladay (Golladay): All right, so we're here April the 1st, 2025. We're here with Ms. Jeyna Grant of the Tawes Insurance Agency. And we're in an office at the Tawes Insurance Agency building in Crisfield. So, and the interviewers are John Golladay and Eva Arnold. So just first things first, so how long have you lived in the Crisfield area?

Jeyna Grant (Grant): I was born and raised. I was so I'll be almost 42 years this coming June. My family has always lived here, and I was born here, lived here my whole life, and then I've been at the insurance agency full time for 24 years, but my dad owned the agency, so I've kind of been here probably since I was 12 altogether.

Golladay: So, did your dad own the agency?

Grant: Yes.

Golladay: What was it like growing up with him?

Grant: Amazing. He just passed, but it was amazing. He loved Crisfield, he loved the heritage here, he lived here his whole life. And he went to college at the University of Richmond, and then he said, "I couldn't wait to get back here." He was like, it's not that it was, you know, busting at the seams with activity but I just love the people and the community, and I couldn't wait to come back and work here. And so, growing up with him, it was always taught in our house that you volunteered, you know, that was something that was to do. You love the people that you live with, and you work hard.

Golladay: And so, what was it like growing up in the Crisfield area specifically? Like what did you do?

Grant: It was nice. It was a small school. I had 83 in my graduating class. It was more like a family. I went all the way through pre-k through high school with pretty much the same 83 kids, give or take. You know, it was a family, you know, it wasn't kind of like it is now. There wasn't any race, it wasn't people against each other, it was just everybody enjoyed each other. We had fun. The, you know, after school, the strip, you know, that's out here, once you got your license, you know, you would ride the strip. We had, like growing up, we, most parents, we would have little boats, little skiffs and things like that. We would go on and there's a little beach across the way called Old Island. We would go over there, take chicken, just relax, you know, tubes, you know, things like that, we'd do that on the weekends. You know, lots of sleepovers, just, it was nice because it was kind of growing up. It was kind of before all the social media so it, you know, it was nice. We used to, you didn't have the worry of, you know, somebody kidnapping you, you could go off on your bicycle and, you know, you could ride through the neighborhood. You could to your friend's house on your bicycle and, you know, it was okay. There was a lot of teen dances. We had a Salvation Army youth club that did a lot soccer and sports. They, yeah, it was a nice childhood.

Eva Arnold (Arnold): How would you say, since you were born here in your early childhood, to now, how Crisfield has changed?

Grant: It's, I feel that people have gotten a negative kind of aspect of it, because they think, well, oh, there's nothing to do here, you know, we have to drive everywhere, versus kind of before it really wasn't something that was kind of talked about or thought about, you know. It was, you made your own fun. Now, I kind of feel that, people are like, well it has to be right here all time, you know, so it's, I feel that's kind of, it's been different. It's not as many restaurants as it used to be when I was growing up and kind of like nightlife, there used to a lot of like Tiki bars and things like that. But I just think the economy and, you know, it's just kind of has kind of hurt all that. We are still thankful to have, you know, the restaurants that we do have. But I think that, you know, that's kind of one of the big differences.

Golladay: And so, what led you to start working here. Is it just taking over the business?

Grant: Yeah, so my, it was actually my grandfather's that started it when he was in the war and when he came out. The person that owned this previously was looking to sell, so my grandfather was fresh out of the war, came in and, and kind of started, you know, with the insurance office and it's been here since 1939, altogether. And then so my dad came to work for him and then growing up I, you know, just saw my dad coming here every day, and I just thought it was great to work with him, and so I would come down, answer phones, and, you know, he would teach me to take payments, and so it, you know, it, I wanted to do the same.

Arnold: How would you say you entertain yourself in Crisfield?

Grant: Well, I have three kids, so it's non-stop, you know, mine- they're involved and they go to they, Holly Grove Christian School. They're in Westover and they're 16, 12, and 3, so they keep me pretty busy. My daughter plays field hockey, my son's in soccer, and then he does travel soccer, but we do, so- so we sign up for parks and recs. My husband coaches, you know, the teams there for what he's playing in. My youngest one, she does gymnastics, and we go to Beach Bounders. We just started that there. I feel there's, you know, besides like their kind of like activities. I don't know because that's been, I've been, I've been a mom so, for well 16 years now. So, I feel like everything I do is kind of for them. But we do have a country music festival that's coming up, but that'll be in May. We all look forward to, if you ask any local, they'll tell you the Crab Derby is always something that we like always look for. Friday of Crab Derby, I'm like a kid at Christmas. And if somebody says what is so great about Crab Derby, it's not like it's something amazing, it's just the whole weekend's fun. Because you run into everybody that has lived here, and it's just a nice kind of homecoming for everybody here. We, my main thing is, like in the summertime, we go to Old Island or it's another beach called Reese's and we pretty much, my husband and kids and I, we do that pretty much every weekend in the summer. Even though we do live here, we've camped a lot at Janes Island because it's just really pretty and it's a really nice campground. So, we do do that. Trying to think of anything else. I do volunteer. Jessica and I are in the Lions Club, so we're kind of volunteering. They put on bingo, we just had a bingo. So, some people that say they're bored, I just don't think they're finding the right stuff because I feel like we're always kind of doing something.

Arnold: Do you attend any, I know you talked about the Crab Derby, do you attend any other community events regularly or occasionally?

Grant: The J. Miller Tawes Crab and Clam Bake, that's actually in honor of my great grandfather. He was the governor of Maryland. So that kind of started, I think they just had the, I'm going to tell you wrong on the day, but it's 50 some years of it. So, every year as far as I can remember, I always worked the front gate. It's just kind of my, and then they bag clams a couple days beforehand. But that's one of the main events here. Crab Derby is kind of like a whole weekend kind of activity. There's this off-shelf festival that goes on Memorial Day weekend. Usually, I'll volunteer doing something there. I'm trying to think of any. And then I used to, the Halloween parade, is usually in October. And that's, I've been the chairman of that for the last ten years.

Golladay: You mentioned the Lions Club earlier. What do you, what do you do in relation to that?

Grant: The, Jessica and I are both in it, no we aren't because she has young kids as well, so we're not able to attend as meetings like as much. They usually will meet once a month but they're really active in vision screening so we'll go to the local schools and then we'll do vision screening for the kids. That's usually once a year and then they'll be able, they have like a little

machine that they can read like if a child needs glasses so they can send a note home to the parent. We do Thanksgiving baskets for people in need, Christmas toy drives, trying to think what else. We could just put on a bingo. It's kind of like our moneymaker for the year. [pauses]

Arnold: And what role does the waterfront or the Chesapeake Bay play in recreation and social life within the community?

Grant: Gosh, I probably, I'd say a big portion of it. You know, they, you don't probably even realize that there's that many people here. It's- it's almost kind of like a, you know, because it's not a, you don't see all the people right here, but a Sunday afternoon you go over to Old Island and the beach is like packed with boats and kids and, you know, you're like wow, there, here is everybody. So that is a very big, that's a very big thing here.

Golladay: How, uh, where is Old Island, actually?

Grant: So, you can actually, when you leave, you can go right down to the depot and it's a, it's a chimney. It's like a brick chimney. And then there's a beach that surrounds it. And it's- it's beautiful. It's not commercialized. And then it's another set of beaches that just go and it's just kind of, I don't know, probably five miles. But it's just beautiful and it is non-commercialized, and it's just marsh grass, the beach, and it's just beautiful. It's very, very beautiful and it kind of like connects around to there's like Janes Island Park here and then the beach just kind of rolls around like this way, but that is literally probably one of my top three favorite things to do in the world is to go right around that beach and just, it's just in all because you'll see pelicans, you'll see seagulls. It's just very like just, very just good for the soul.

Golladay: And is it, and is it crowded often? Like you mentioned, there's a bunch of, you'll see a bunch of boats out there.

Grant: So, like when I say crowded, I say Crisfield crowded, not like Ocean City crowded. Like you can still pull your boat in there and still find a spot to get on the beach. Not that bad. But it's pretty much, I mean there's a lot of beach that's never even touched because it is, it wraps all the way around.

Arnold: So, we're hearing that a lot of people, like tourism, people visit for the crabs and a lot of the wildlife that's associated with the water. When you're saying the beach is packed, would you say it's probably mostly locals or mostly tourists?

Grant: I'd say mostly locals that particular beach. I have been seeing the last couple years more and more people that, you know, are probably, you know, tourists that are staying in the condos that, you know, that are going there. I almost feel like it's kind of a hidden gem.

Arnold: So yeah, I was going to say, so you think it's a hidden gem kind of thing.

Grant: Yea it's a hidden gem.

Grant: Back when I was growing up, it was really nice because you could pay, I think it was like a dollar, and they had a pontoon boat in the park, and you could go and get on the pontoon boat and it would take you over there and drop you off and then bring you back. They don't have that service anymore. So, it is kind of hard if you're on vacation here because you have to have a boat you know to get there. [pauses]

Golladay: So how, have you noticed changes in the weather, water, amount of flooding that you've observed in the, Crisfield over the years?

Grant: I would definitely say flooding has really, the last couple years has really- I've noticed it a lot more. And not even necessarily like hurricane floods, it's just random floods, like random high tides that I'll see. Like we had one, it was like in October, like three years ago, like a random October, but it wasn't like a hurricane. It was just like a high tide, but I feel like it almost did a lot more damage, you know, than some hurricanes. And I don't remember that growing up. I remember like a couple of hurricanes, a couple high tides and things like that, but not to the point that like they would close schools because like the tides were really high.

Golladay: How often do they close schools due to flooding?

Grant: It just kind of depends, you know, some years not much, like I felt like last year it was a couple, like it was probably right many. The elementary school that's here is right kind of near the marsh, so that is one of the low-lying areas. So, if there is flooding or like a lot of rain or high tides, the roads that get there get covered so they end up having to close them. So.

Golladay: And like, so for that October flood three years ago, what were you doing at that time? How did that impact your life?

Grant: I was actually working, it's funny that you ask that, I was working here and I live, it is called Annemessex Ridge. It's probably about 5 minutes, 6 minutes down the street from here, but it is like a manmade canal and thankfully I am on the first street, but I was working and I told the girls, the back parking lot started filling up with water on that back street and I said, you know, I want you guys to get home, you know, get- get safe because it looks like the tide is coming. So, we left. and I got home and by the time that I got in the house, like the entire water was just like probably like it was covering my driveway and the whole street. Well, my husband always says I'm volunteering for everything, and I saw on like our community page that a lady had like a Prius and it was at the beginning of the neighborhood and I said, "I'll send my husband," and so he went and got her. Well, next thing I know, all the neighborhood people, because they hadn't gotten off work yet, they were all parked at the you know the beginning of the neighborhood. My husband had to give everybody a ride home. Yeah, so I volunteered him to, to give rides. But it is kind of scary, because when the tides do come up, you can't see the

road. And so, where we are there's, it's marsh, it's marsh. Thank gosh he's living, he's lived there for a while, so he kind of knows the roads, but if, you know, you weren't used to it, it would be very tricky to navigate your way home.

Arnold: So, other than schools closing and things like that, how do you think flooding affects daily life?

Grant: Well, pretty much if you do live in a low-lying area and it floods, you can't get to work. I've seen a lot of people will post on Facebook when the tide's up. There are certain streets that are evident the minute that there is a high tide, heavy rain, really, really heavy rain. It's going to flood and you- you don't want to take that risk of getting your car out and getting to work.

Golladay: And so what kind of like daily preparations, or like, yeah, how do you prepare for like flooding?

Grant: So, like if I, so like a daily thing, I would probably say I don't, and probably most people don't if they look out and they see, because it's kind of hard to tell, you know, it just depends on the way the wind blows, it just depends on how it comes in. You know, if you look out, and it's, you know, high tide, unfortunately if you live on that low lying area, you're probably going to be home for the day, you know, until it starts to recede. If I do hear of, not necessarily, knock on wood, we're pretty safe right here where we are. Hurricanes, I always get sandbags, and I'll put at the front door and the back door. Luckily, I think our building is pretty high, so we've not really had water all throughout except for the cars that like to go by. They'll like to send it in you know with the movement of their cars so that's kind of the front has had a lot of water from people just being right nosy and riding by and sending the water in. But sandbags are a main thing. You know, I just had a customer that was just in here, they just moved here, and they just put a shed in the back of their house. And, you know, I suggested to them, because they are in a low-lying area. I said, you, they said, "Are our contents covered?" And I said "Yes, the contents are covered, but I would suggest to you to, you know, if it's something, if you, if there's a flood coming or something, just kind of put it up higher." Um, you know, I wouldn't recommend to anybody to go get a- a slab on grade shed, you know, in a low-lying area and put all their stuff in there because chances are it's going to get wet. So, if you, you know, I always would recommend to put things up higher.

Golladay: And we've- we've heard a lot that the big storm in recent memory that's affected this area is Hurricane Sandy.

Grant: Yes.

Golladay: So, where were you at that time, and how did it affect you?

Grant: So, I actually, we, trying, I was pregnant with my son, and Jessica had just had her second son, and the office, you know, we- we were prepared, we were expecting a hurricane. We've had plenty of hurricanes. We really weren't expecting it to be that bad. And I was living, I was living in Salisbury at the time I had moved there for in between when we were getting our house and I just happened to be living in Salisbury, but the whole like downtown area, you know, was completely flooded, you know, people's homes were flooded, you know, and I called her and I was like "Jessica" like I had to close the office, you know, because the girls were, I couldn't have them drive in here and our phone lines we're knocked out. There was water that had come in, and I was like, all these people are devastated. They've got water, they've got mud, they have everything that's inside their home. And so, she came to my house in Salisbury, and I got the office lines transferred to her cell phone and my cell phone. And we just sat there, and we filed claims from eight, nine o'clock in the morning until as far as I could remember. And I just remember it just being awful and she was holding this newborn baby. And I was like super pregnant. But I mean, we were just helping people left and right. And, you know, because that is one thing about when you do sell insurance here, nine out of ten people you know, and you're like, you've got these people that are displaced, and you can imagine how you would feel. So it was, it was emotional because you, we felt their pain, you know, even though we weren't displaced ourselves, we felt their pain and we did, we went over above and beyond to try to help everybody. It was, it was a wild time. It was a wild time here.

Arnold: I know you said that you prepare for floods by maybe putting sandbags up and you're obviously in insurance. Do you think other people do the same or do you think there's a lack of preparation or an overpreparation or what exactly is the behavior surrounding floods?

Grant: So, we have the Food Lion in town is one of the higher grounds here and I feel like when there is talk of a hurricane coming or flooding, people will move their cars to that area like that do live in low-lying areas They will put their cars there. They will move things up, you know, if they have, you know, things in their yard, flags, things like that. They'll put them in, they'll put sandbags. A lot of people were just like, "I'm gonna, I'm going to wait it out." And then they'll call and say, "My car's been flooded." You know so- so for the most part, I feel like people are starting to really learn to put their, to move their cars, things of value. I do believe that, and I do think, still give or take, people are very hesitant about flood insurance because they believe one thing and they hear something and rather than kind of verify the facts on it, like, "Oh, I'm not going to get it because it's not going to give me coverage for this," or "It's not going give me cover for that." They'll hear it at the local coffee shop, but, you know, and they'll just kind of, even my uncle, who's a couple doors down, he's slab on grade, and he was like, "I can't get flood insurance." I'm like, "You can get flood insurance. I don't know where you heard that from, but that's not true." So, I do think that it is more, people have been more, some, more prone to get flood insurance. I, if you don't have to have it, if you don't have a mortgage. So, if you have paid your mortgage off, people would always usually cancel it before. It has been made more

affordable in the last couple years, so if you don't have a mortgage, they are more, I feel like prone to keep it now versus in years past where they were quick to cancel it.

Arnold: And in what ways, or if at all, do you see the city prep for flooding?

Grant: Ah, they put up like signs on like low-lying streets that say, you know, closed due to flooding. And then they'll usually put sandbags out that you can go and purchase, or you can go get. [pauses]

Golladay: So, but besides Sandy and that October flood you mentioned, are there any other major flooding events that have like a, you know, big place in your memory?

Grant: No, I mean, they were kind of like the two, I mean, I've been here for like a lot of hurricanes and we've had a lot, you know, a lot flooding claims, but Hurricane Sandy was definitely one for the, just like our, our office alone, it was like 1.2 million in flood claims that we paid out. So, it was pretty devastating as far as, and that was just, flood, not autos that had been flooded out. So, it was a- that would probably just overshadow pretty much anything that had happened in years past.

Arnold: Do you feel that climate change is something that people actively discuss or are aware of?

Grant: No probably, not to, not to my knowledge.

Arnold: Do you think that the flooding is ever associated with that, or do you think it's more arbitrary?

Grant: I don't know, I don't really know. It- it very well could be. I always love to get a waterman's take on it. You know they, they're very much so if you know, if the waters are warm, you know, the crabs are going to be out more. You know, there are different sayings that watermen say. It always seems like when a waterman comes in, because they're out there I guess so much, I always trust their judgment as to, you know, "It's going to be a bad storm" or "It's gonna be," you know, so I kind of like listen to that mostly, I guess, to say, to say. [pauses]

Golladay: So, when it comes to like repairing like damages from floods, how like what are like the economic damages that you've seen people have to deal with or that you've dealt with yourself?

Grant: So, it's, we are very, you know, we're the poorest county in the, in the state and nobody, a standard flood deductible is \$1,250, is \$1,250, and then they can go as high as \$5,000. A lot of people have \$5,000 because they want to keep their flood insurance more affordable because it's something that they have to have. So, in the event that there is a flooding, they have anywhere between a \$1,250 to a \$5,000 deductible, and that's a lot. People just, they don't have that sitting

in their account. And the FEMA does regulate all of the flood- most of the flood insurance, so you have to wait for an adjuster to come down. You have to wait for them to do their report up. And you've already tried to figure out how am I gonna get that deductible. If your house isn't livable, there's no additional living expense in the standard FEMA product, so now you're looking at you've got to go pay for a hotel. So, if you're, you know, the, my, one of my, one of my best friends, she actually grew up on Smith Island, but she was living here at the time, her and her husband, and they were completely flooded out and so they were preparing for a baby at the time and they had a \$5,000 dollar deductible. So, that is, that's devastating when you're not, you know, you're not expecting it. And then that's not to mention if it was a hurricane and it was also just say that you lost shingles and siding and you've got a \$1,000 deductible for the homeowner's policy and then you got a \$5,000 dollar deductible for the flood, well now we're looking at a \$6,000 hour deductible. Well then maybe your car was there, and you got \$500 deductible for the car getting damaged. So now you're looking at a \$6,500 deductible before you pay out anything. So, it can be devastating to- to a young, to anybody in a poor county that doesn't have that set aside. So, a lot of times, just for the deductible loan, you're, and then you're having to come up with all these extra expenses if you have to go to a hotel, you're going to have to buy food out and eventually, you know, you will get reimbursed for a lot of it but a lot that's out of pocket.

Golladay: And so how long does it take typically for like, flooding damages to get repaired?

Grant: So, it depends if Hurricane Sandy was like so devastating like in the area and then it hit so many other so many other places. I felt like it was forever and then they were bringing in adjusters from all over and, you know, some adjusters were coming in and it was like, bip-bip-bip, other ones were so inundated that it was taking a while. Some customers it was super-fast, some customers, I felt like it was, you know, really slow. So, it- it really kind of all depends. I would say on average, I would say 60 days, but, you know, could be shorter, could be longer, you know, give or take the- the amount of damage. I think one of the main people that I remember during Hurricane Sandy itself, it was a lady that had, that did in-home daycare, and she was completely flooded, every room was saturated, so her business, she wasn't able to be, you know, open, you know, because the house was bad, so she lost income. And then in the meantime, she had a \$5,000 deductible, and her car had got flooded, so she had the deductible on that. And her husband had a grass-cutting business, and he had lost all his equipment. So, it was like it can be really devastating to just to those aspects on how, you know, it can affect. Versus, I had like a lady, her- her home was up higher, but she had a, her heat was a boiler, and it was in the basement. It got flooded out. We got an adjuster there, the boiler totaled, sent her a check for \$10,000. That was done the same week. So, give or take, it just kind of depends on the type of claim and how fast it, you know, what needs to be done.

Arnold: Have you participated or attended any events regarding discussions about flooding?

Grant: No, I haven't. Just kind of flood classes that we have to do here. I know that this city, I believe, has some, every once in a while, to talk about cleaning the ditches and, and things like that, but I haven't ever personally attended one.

Arnold: Have you or anyone you know had to make a major move or super huge repairs for a home because of flooding or rising water levels generally?

Grant: Like for me personally?

Arnold: You or anybody that you may know.

Grant: So thankfully, personally, not myself, but plenty of customers here, you know, weren't able to stay in their home. The, you know, just due to flooding that they've not been able to, there's a, I've got a, she was a single lady. They call it down neck, but it's like a low-lying kind of marsh area and she has been flooded out three times and to the point that I think it was like the last time it was eight months that it finally took her to get back in her home and I finally have talked her into getting long-term recovery has a program going on now where they can take, there's a portion built into your flood insurance policy called the ICC and they'll pay up to \$30,000 to have your home lifted. But there's also, of course, it's not cut and dry like they hand you the 30, they have to, you know, you have to get an elevation certificate. It's a lot of out-of-pocket expenses that people don't have. But long-term recovery is going to help her hopefully start lifting her home. So, there has been a lot to that too, you know, just to try to prevent that.

Arnold: How do you think the local economy, particularly industries like fishing, crabbing, and tourism, changed over the years since you, since you were born here?

Grant: The, so my- my best friend, she grew up on Smith Island. Her dad was a waterman, her brother-in-law was a waterman, and kind of the, she said, you know, growing up that was just your dad was a waterman, your son went right into being a waterman, and just over the times, you know, with the cost of healthcare and the cost, you know, getting started, and you know, just kind of the unpredictable, being so unpredictable, you know, on the water, that a lot of the young guys now are doing different trades now besides being a waterman. So that is one of the things that you don't see, you know, as much of, as, you know, years past, it was kind of like if your dad was a waterman, you went right into it where a lot of them, you know, are not doing that.

Arnold: So you don't think it's as lucrative as it used to be.

Grant: I think it depends on the waterman. I think it's just a lot of cost as far as start-up, like Jessica's father-in-law, he's like extremely successful like, waterman has always done really well, my, my friend's dad always was, it's just kind of the luck on, you know, where to go and how to get your- your product, But it's hard work, and, you know, so a lot of, you know, a lot of the

young guys now are, "I don't want that hard, that hard work, you know. I want to go do another trade that necessarily isn't as- as hard."

Golladay: And so then but, but besides just like, you know, fishing, crabbing business, how else do you think the local economy has changed over the years?

Grant: Probably as far as the, I- I don't know, I guess like the restaurants, you know, it's not as many restaurants probably when in the last, I don't know, 20 years there used to be, like I said, tiki bars and there was a famous Captain's Galley right at the end of the road here that you know people would drive from all over for one of their crab cakes that he sold to one of the condominiums so they tore that down and built condos, so I don't think it's necessarily, there's not, if you're looking for peace and quiet, you know, the people, they come and rent these condos and Airbnb just for the peace and quiet. If you're not looking for that, it's not, there's not really anything to draw the people here for it.

Golladay: Are there any local businesses that you used to like frequent a lot that might not be here anymore?

Grant: Like I said, the restaurants were probably like one of the main things. I used to work growing up. It was called the Cove Restaurant. It's a blue building as you were going out. And, there again, it was like, you know, really good seafood meals and things like that. And, you know, we would have a lot of locals, but it was a lot of tourists that would come, you know, from Salisbury and, you know, Pocomoke and things like that, and so they would come. And I don't feel as, you know, the restaurants that we do have here are good, but you're not going to drive from Salisbury to, you know, come get a tropical salad or, you know, like a, you know it's not like you're going to make the drive for, for that. I'm trying to think of any other places that I necessarily went. I don't really think so. I think the restaurants are pretty much the main thing. We've got like the little local Tim and Doris's. It's like a little country shop. They have like simply southern things. So, if you need like a little gift or something you can go in there and there's also one like right next door. But pretty much I mean I've always kind of grew up if you, you know, if you were gonna go and you know get an outfit or go to get shoes. You drive to Salisbury, and I mean, give or take, it's 40 minutes, you know, to probably like the nearest place.

Arnold: What do you think the future will look like for businesses in Crisfield?

Grant: I hope, I pray that it's, that it's all successful. I- I really, I do, I want, I really do believe that the, I, just seeing the people that are calling for quotes now, they're coming from Ocean Pines, they are coming from Lewis, Delaware, and they're just, it's so populated there that I think they just want that kind of like peace and quiet. And I'm seeing a lot of people buying homes here in the last couple of months that are just wanting to escape that busy lifestyle. And I just pray that when they do get here that hopefully that will bring the investors that will want to open up a coffee shop or you know, open up different things. You know they, I do pray that that kind

of comes because the, you know, the locals can only keep so much going, you know, that we've got to draw from that outside too. So, they, I know, like my community alone is, we have like 90, it's like 90 homes in my, 70, I'm sorry, 70 homes in my development, and a lot of them are retired people. And I tell my husband all the time, like, where do they go? I never see any cars leave. Like they all just must hibernate in their house. So, I do hope the people that do move here are, "Let's go grab dinner," "Let's go to Smith Island for the day and go on the tour boat," "Let me go to these gift shops." So, I do feel that hopefully, I just had a lady move across the street from me, super sweet. She moved here from Lewes and she's like, "I mean, I love the town" she was like but "It'd be great to see a coffee shop or it'd great to see this." So, hopefully, you know, new people coming in with new ideas will help things.

Arnold: Do you have any opinions on how the city, county, or state has handled flooding issues in Crisfield?

Grant: Like on kind of like what they've done to help it, I guess, so there's the long-term recovery program that they have that you can reach out- that you can reach out to if you have been, you know, flooded and they will help you, hopefully, you know, raise your house. They'll see like if there's any grants available. I don't necessarily know what the city doing anything, the county does have that program, the long-term recovery. And then there's also the Mennonite disaster relief program. They have been a godsend to our town. They come and they stay, and they will go in and they'll repair people's roofs and fix, you know, steps. And they've really done a lot to help the people. And.

Arnold: Do you think the city boundaries can be limiting in terms of getting funding for people's homes that may be just outside of Crisfield but are still affected by [inaudible]?

Grant: Probably. Yeah, probably so. And it's kind of, I think the city's kind of at the capacity on how much they can kind of help with. You know, I don't know you know what funding they have, or you know, I don't know, you know, I've never seen any kind of, it's mostly been the county that's kind of come in and they've been the ones to help raise the homes and things like that. [pauses]

Golladay: Are you, are you aware of any projects regarding like the- the flooding or things that are meant to help improve?

Grant: I know that they have the city's had like meetings from time to time about like cleaning the ditches more. I don't know how, I don't know how far it's gotten, you know, as to far, you know, is what they've done to- to try to prevent it. That's all I know as far as the- the city goes, and then the county kind of like the same thing as far as just kind of helping, but I don't think there's been anything new as to like putting up a flood wall or like doing anything major to really help with flooding. Not, not that I've, that I've heard of.

Arnold: Are there any projects that are not related to flooding that may boost the economy or businesses that are exciting?

Grant: So, there was a, it was a new grant that was just put out and I think this was awesome. Apparently, there's a new grant writer at the city. I just met her last week. Super nice. And she has, I'm assuming, come up with this program where it was like certain areas of the town that were just vacant that kind of really just needed some improvement, and they awarded it to three people that I guess they had to apply for it. One was a daycare center. So that is going to open up. When you leave here, there's a pet grooming place. It's right next door to that. And that's something that is not here. There's only a couple at home daycares. So, a childcare center is something that is very needed. So, apparently there's like was a grant that was for that particular thing, to help them get up and running and to like improve the structure of the building so they could be operational for daycare. So, daycare was one. There's an Indian restaurant that is supposed to be coming, and it was in one of the buildings and then the third was, oh gosh, I'm trying to think what the third one was. I'm sorry, I cannot remember. But there's a third one, but it's supposed to be, which I did think was really cool, was instead of, you know, like these, oh, I do know. That's a primary doctor's office. And it just opened. And so, it's cool because our- our, this is, we have two main streets, this is one main street, the other one is downtown, like where the city hall is. But it was, it's very sad. It's like just dilapidated buildings that have been sitting there for years. And they have just opened up, but it looks so nice. They've got a primary doctor's care office in there now. I just saw a thing on it on Facebook last night. I think it opens, what's it open, yesterday or Friday. But it's just reviving that area. So thankfully there's, there's that. So, I don't know, just little things like that I see as a plus, so I'm pulling for it. I'm hoping that- that will continue. You know, sometimes the start of a little something may be, you will, you know, will start something else.

Arnold: Do you think younger generations are less likely to stay in Crisfield as they were back when- when you were growing up?

Grant: Yes, I do believe, I do believe that it, in certain, just as far as, you know, jobs, a lot of people would, you know, have to commute, you know, out of town, and so if you're not necessarily wanting to go out of town. Now, I had all of my friends that I graduated with, like high school with, and they went on to college. One was a, she was an accountant, and she lived in Montgomery County, and she was like, "I want to move back home," you know to, you know, once she experienced that lifestyle for a while of the city and things like that, she's like, oh, "I want to be back for that more lifestyle." So, I think it kind of depends. I can't imagine living anywhere else just because I like that small town feel. You know, another friend. She went to Towson, she went to college there, and she didn't come back home. And I don't foresee her probably coming back because she loves that, she loves the city life and she works at Hopkins and she, you know, she enjoys that thrill of, you know, of working in a big hospital versus she came here it would be more of a smaller aspect. So, I think it depends on the person but probably

over the years it's probably less people than it was in the years past just because of the job industry on, on what you'd like to do.

Golladay: And you've, you've mentioned the- the community and living in a small town a few times. What's it, what's it like living in here and having that small town community feel?

Grant: I think it's great. I mean, you know, I- I sit out there, and, I mean, when everybody comes in, it's like, it's like "The View." We talk and we have a good time. You go into Food Lion and you- you talk to everybody that you see. It's just a nice feeling. My dad passed away in January and it just, it- it shows you how thankful we are to live in a small town. The people have been so kind to my family. You know, my mom, I mean it's the Lions Club, the church, people would bring dinners. I mean, our office was [inaudible] with flowers, galore, and here with plants. We have a preacher that my dad was close with, and he stops in here once a week. He's like, "I just want to check on you all." And I just don't think that- that happens in a big place. Maybe it does, but I'm thankful for it, for it here. The, so it's little things like that. My dad's oldest brother, he was an English teacher at Anne Arundel College or Anne Arundel High School, and he left Crisfield right when he was 18, and he didn't come back. He loves the opera, he loves, you know, the theater, he loves that type of thing. So, this isn't really his, he loves fancy restaurants. So, he, when he came back for dad's funeral, you know, he was like, I've loved being here with you, but I would probably would never be able to move back here because it just doesn't, you know, fit my lifestyle. And, you know, so I get that. You know, but as far as, you know, he said, you're very fortunate though, he says, because I got one card from my, from my brother's passing, and he said, because, you know, people up there, we just, you don't share everything under the sun, like, you know, that you do here. People don't know that I lost my brother. And so, it's not as, you now, I think he was kind of like almost taken back at the community support that was shown to us. But it is. It's a, it's a nice feeling. It's nice feeling.

Arnold: I know you talk about how much you enjoyed growing up here. Have you or your family ever considered relocation, or do you think that's completely out of the question?

Grant: So, my mom and dad, they never did. Dad said that was enough for him when he went to college. I did when I met my husband. He worked at Verizon in Salisbury. He worked a lot of hours, and so we did live in Salisbury for a couple years. I liked it, but I still came here every day to work. But once I had kids, they were into activities, and I wanted them to be, I wanted them to grow up like I did and I wanted them to, you know, be able to go outside and play and not, and I know the neighbor and you know I, we go to a church here that, you know, I've, you I know a majority of the people and you know I just wanted them have that small town feel, you know, as I grow up, as a grew up. You know, it's my daughter, she's 16 and they, I was, I was telling her, "I want you to waitress because I think sometimes everybody should learn to waitress. You know, you learn how to interact with people." So, she just got a job down here working at the Water's Edge, and, so, she's kind of, she's worked with me in the summers here, but she's seen a

whole different aspect of people now. And she came home, she said, "Man, people can be so rude." And I'm like, "But that's, you know, that's people." You- you take it for it comes and you know you- you take the good with the bad and, you know, you- I don't know. It's been nice though, I mean, not everybody here is, you know, I had a marketing rep say, "You all are like Mayberry USA," and not everybody, you know, is like that. There's quite the characters, and you're like, "Oh my gosh, where did you come from?" But for the most part, at the end of the day, it is the people here. I think everybody generally, even though they don't want to admit it, they all do love each other. They all care about each other.

Arnold: Would you recommend Crisfield as a place to live for people who don't live here and don't know much about it?

Grant: Absolutely, depending on the type of person that, you know, that you are. Like I said, my uncle, I would, I, when he came, he said, "What restaurant do you recommend?" And it was in January when my dad passed, and at the time it was only one, it was From Scratch, and he's one that he wants like a martini with his dinner, and I'm like, "Oh, you're not gonna get that there. You're gonna get some sweet tea." So, you know, it's- it's not for everybody. You know it's- it's you have to have a- you have to be in the right mindset to move here. You're not gonna come for nightlife, and, you know, I've had customers in the past that she was like, "Where's the nightlife?" And I'm like, "You didn't do much research." You know, to come. So, if you're looking for that, I wouldn't probably suggest it, but you know if you are looking for the laid back, you're looking for home, that hometown feel. You know, you're okay with driving a half hour, you know, to get, we go to Chincoteague a lot. I think that's a cool place. You're a half hour 45 minutes from there. We got to, we do go down there a lot in the summer too. You know, if you're okay with that, then I would say absolutely, definitely move here.

Arnold: And then just to wrap us up, what sort of wisdom would you share with future generations, whether it be ones that are growing up in Crisfield or outside of Crisfield?

Grant: Love where you live. Love your people. [pauses] Love your family, love your people, and love where you live. [pauses].

Arnold: Okay.

Golladay: Just- just real quick, if there's, you know, anything that you want to tell us about Crisfield, if you want people to know about Crisfield that we haven't gone over, you know, now's your chance if you want anything special.

Grant: I think I hopefully I did it. I just- I personally I know, I feel that it's a diamond in the rough, you know, I think when you look around, you do see some, you know, buildings that aren't the prettiest. I think you see, you know, possibilities of things that could be improved but then when you look past and you go down to the depot and you look round and you see the

beauty and I kind of look at it as that it's kind of like a- a work in progress here, and so I don't really look at it as, "Oh, this building looks bad, or this building looks bad." And it, you know, it can, but at the same time I look at it as, "Well, it's just a- somebody's not developed it yet," and it's, I think it's gonna happen. I- I don't believe that we're gonna end up being a, you know, the end of the earth ghost town. I don't believe that. I do believe that there is, you know, I do you believe there's a future here of this being a really beautiful place and I really do see that happening. I don't know when but hopefully I'm around to see it but I- I mean, I do believe that it's a diamond in the rough here.

Arnold: That seems to be a general consensus. It is a pretty place. Kind of reminds me of, like I said, I'm from Montgomery County. It kind of reminds of like Salisbury in a way when I came to Salisbury. A lot of people from my area thought the same thing about that area, so.

Grant: Yeah, I do believe it, because my husband wasn't from here, and so when he moved, he's like, "Everything closes at nine. Like, what? Like, there's nowhere to go. There's nothing to do." And then I'm like, "But you gotta, you know, you look around," and so he gets on his boat, and he looks around, and you know there's a little, it's called a Pit & Pub that's in Rumbly, and we can get to it by boat. He was like, "Yeah, now I know what you're talking about." He grew up in military school in Pennsylvania, so he's completely not, you know, grew up in this type of environment, and he had a Tastykake route for a little while, and it started in Salisbury and then it worked its way down to Crisfield. He would always say, "I don't know why you like it so much. I don't know why you want to move back there. I know this." And then he came to me one day and said, "Well, the closer that I get to Crisfield, the nicer people get." He goes, "I guess I'm starting to see it." And I'm like, "Mmm-hmm, mm, mm." So, they- [pauses]

Golladay: Alright, well, thank you so much for your time.

Grant: You're welcome. I hope I answered everything all right for you.

Arnold: Yeah, that was perfect.

[Transcript ends]